



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [BARCLAYS US LLC](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [160,476,000](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BARCLAYS US LLC](#)
[745 SEVENTH AVE](#)
[NEW YORK, NY 10019](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,326,000	3,528,000	4,380,000	3,988,000	3,457,000	-5.73	1.84
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	3,326,000	3,528,000	4,380,000	3,988,000	3,457,000	-5.73	1.84
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	3,326,000	3,528,000	4,380,000	3,988,000	3,457,000	-5.73	1.84
Investment interest income (tax equivalent).....	23,000	17,000	26,000	30,000	23,000	35.29	-4.17
Interest on balances due from depository institutions.....	25,000	52,000	197,000	193,000	93,000	-51.92	-51.92
Interest income on other earning assets.....	2,591,000	2,778,000	5,088,000	4,528,000	3,811,000	-6.73	-27.12
Total interest income (tax equivalent).....	5,965,000	6,375,000	9,691,000	8,739,000	7,384,000	-6.43	-13.51
Interest on time deposits of \$250K or more	7,000	18,000	22,000	15,000	11,000	-61.11	
Interest on time deposits < \$250K.....	58,000	125,000	167,000	111,000	70,000	-53.60	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	134,000	219,000	335,000	290,000	188,000	-38.81	8.06
Interest on other borrowings and trading liabilities.....	2,989,000	3,097,000	5,995,000	4,805,000	3,836,000	-3.49	-6.48
Interest on subordinated debt and mandatory convertible securities	24,000	47,000	82,000	96,000	82,000	-48.94	-65.71
Total interest expense.....	3,212,000	3,506,000	6,601,000	5,317,000	4,187,000	-8.39	-7.75
Net interest income (tax equivalent).....	2,753,000	2,869,000	3,090,000	3,422,000	3,197,000	-4.04	-19.39
Non-interest income.....	7,306,000	7,167,000	6,578,000	5,684,000	5,687,000	1.94	31.31
Adjusted operating income (tax equivalent)	10,059,000	10,036,000	9,668,000	9,106,000	8,884,000	0.23	12.03
Overhead expense.....	6,837,000	6,592,000	7,037,000	7,918,000	6,434,000	3.72	4.29
Provision for credit losses.....	302,000	1,559,000	1,095,000	1,076,000	1,259,000		-70.54
Securities gains (losses)	0	0	0	4,000	8,000		
Other tax equivalent adjustments	0	-350,000	0	-9,000	1,000		
Pretax net operating income (tax equivalent).....	2,918,000	1,511,000	1,540,000	110,000	1,200,000	93.12	113.77
Applicable income taxes	635,000	344,000	368,000	213,000	873,000	84.59	48.02
Tax equivalent adjustments	20,000	-336,000	11,000	3,000	14,000		11.11
Applicable income taxes (tax equivalent).....	655,000	8,000	379,000	216,000	887,000	8087.50	46.53
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	2,263,000	1,503,000	1,161,000	-106,000	313,000	50.57	146.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,263,000	1,503,000	1,161,000	-106,000	313,000	50.57	146.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,263,000	1,503,000	1,161,000	-106,000	313,000	50.57	146.51
Investment securities income (tax equivalent).....	23,000	17,000	26,000	30,000	23,000	35.29	-4.17
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	3,000	3,000	3,000	3,000	2,000	0.00	200.00
All other securities	20,000	14,000	23,000	27,000	21,000	42.86	-13.04
Cash dividends declared.....	1,358,000	606,000	646,000	178,000	100,000	124.09	596.41
Common	1,228,000	450,000	450,000	0	0	172.89	677.22
Preferred.....	130,000	156,000	196,000	178,000	100,000	-16.67	251.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	66,000	79,000	73,000	60,000	64,000	-16.46	37.50
NOW, ATS and transaction accounts	4,542,000	3,758,000	3,221,000	3,053,000	2,946,000	20.86	111.65
Time deposits less brokered deposits < \$250K	2,000	1,703,000	2,258,000	2,246,000	-1,890,000	-99.88	
MMDA and other savings accounts	14,074,000	13,592,000	12,721,000	11,088,000	13,739,000	3.55	2.00
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,684,000	19,132,000	18,273,000	16,447,000	14,859,000	-2.34	30.06
Time deposits of \$250K or more	354,000	886,000	1,147,000	879,000	659,000	-60.05	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	53,017,000	59,228,000	44,583,000	47,515,000	49,299,000	-10.49	-39.72
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	1,839,000	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	1,150,000	3,610,000	4,335,000	3,585,000	8,540,000	-68.14	-89.00
Other borrowings w/remaining maturity over 1 year	24,690,000	22,115,000	21,273,000	23,100,000	17,793,000	11.64	72.32
Brokered deposits < \$250K	2,093,000	2,433,000	4,742,000	6,157,000	9,109,000	-13.97	
Noncore funding	83,143,000	88,272,000	76,080,000	81,236,000	85,400,000	-5.81	-31.38
Trading liabilities	8,221,000	8,435,000	5,375,000	6,142,000	7,380,000	-2.54	-40.65
Subordinated notes and debentures + trust preferred securities	791,000	791,000	2,077,000	2,077,000	2,077,000	0.00	-65.64
Other liabilities	31,625,000	26,618,000	30,678,000	33,369,000	31,497,000	18.81	-16.12
Total liabilities	142,464,000	143,248,000	132,483,000	139,271,000	141,213,000	-0.55	-24.77
Equity Capital							
Perpetual preferred stock (including surplus)	1,616,000	2,616,000	2,616,000	2,616,000	2,616,000	-38.23	18.30
Common stock	18,000	18,000	18,000	18,000	18,000	0.00	0.00
Common surplus	12,560,000	12,510,000	12,339,000	12,442,000	12,333,000	0.40	1.93
Retained earnings	3,853,000	2,946,000	2,048,000	1,383,000	1,696,000	30.79	166.09
Accumulated other comprehensive income	-35,000	-52,000	-84,000	-44,000	-35,000		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	18,012,000	18,038,000	16,937,000	16,415,000	16,628,000	-0.14	19.25
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	86,000		
Total equity capital, including minority interest	18,012,000	18,038,000	16,937,000	16,415,000	16,714,000	-0.14	19.25
Total liabilities and capital	160,476,000	161,286,000	149,420,000	155,686,000	157,927,000	-0.50	-21.52
Memoranda							
Non-interest-bearing deposits	66,000	79,000	73,000	60,000	64,000	-16.46	37.50
Interest-bearing deposits	21,065,000	22,372,000	24,089,000	23,423,000	24,563,000	-5.84	-7.34
Total deposits	21,131,000	22,451,000	24,162,000	23,483,000	24,627,000	-5.88	-7.25
Long-term debt that reprices within 1 year	15,267,000	13,294,000	8,238,000	11,048,000	8,621,000	14.84	172.92
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,038,000	16,937,000	16,415,000	16,628,000	15,105,000		
Accounting restatements	0	0	-25,000	-47,000	0		
Net income	2,263,000	1,503,000	1,161,000	-106,000	313,000		
Net sale of new perpetual preferred stock	-1,000,000	0	0	0	1,250,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,358,000	606,000	646,000	178,000	100,000		
Change in other comprehensive income	17,000	32,000	12,000	6,000	14,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	52,000	172,000	20,000	112,000	46,000		
Holding company equity capital, ending balance	18,012,000	18,038,000	16,937,000	16,415,000	16,628,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Real estate loans	0		0.01	36.22	1	0.01	37.78	1	0.01	37.19	2	0.01	35.54	2	
Commercial and industrial loans	0.10		0.10	13.52	2	0.13	12.02	3	0.16	12.85	4	0.12	12.62	3	
Loans to individuals	13.71		12.86	3.40	90	18.03	4.20	94	17.20	4.31	93	17.46	4.47	92	
Loans to depository institutions and acceptances of other banks	6.27		6.45	0.03	99	5.38	0.04	99	5.49	0.05	99	3.20	0.06	99	
Agricultural loans.....	0		0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13	
Other loans and leases.....	7.97		7.18	4.63	72	3.75	5.01	47	3.10	5	37	3.99	5.10	44	
Net loans and leases.....	27.11		25.49	61.58	6	26.51	63.77	9	25.23	63.98	8	24.06	62.73	8	
Debt securities over 1 year.....	0.09		0.09	15.55	2	0.09	14.60	2	0.06	14.63	2	0.05	14.83	4	
Mutual funds and equity securities	0		0	0.05	37	0	0.06	34	0	0.06	31	0	0.06	28	
Subtotal	27.20		25.58	78.16	3	26.60	79.65	4	25.29	79.97	3	24.11	79.31	4	
Interest-bearing bank balances	5.47		5.30	7.51	35	5.47	3.06	75	5.96	3.04	81	6.30	3.46	80	
Federal funds sold and reverse repos	40.48		41.23	0.82	98	40.79	1.57	98	39.52	1.66	98	39.04	1.81	96	
Debt securities 1 year or less	0.17		0.17	1.68	14	0.18	1.91	13	0.17	1.96	15	0.56	1.86	32	
Trading assets	11.73		16.34	1.01	95	14.30	1.19	94	18.02	1.33	95	17.15	1.34	95	
Total earning assets.....	85.05		88.62	91.05	16	87.34	89.53	25	88.96	89.74	41	87.16	89.84	22	
Non-interest cash and due from depository institutions.....	1.45		1.25	1.07	63	1.28	1.14	62	1.33	1.21	58	1.35	1.22	62	
Other real estate owned.....	0		0	0.02	4	0	0.03	4	0.01	0.04	29	0.01	0.05	29	
All other assets.....	13.50		10.13	7.82	80	11.38	9.27	76	9.71	8.98	62	11.49	8.86	75	
Memoranda															
Short-term investments	46.13		46.70	11.17	96	46.44	7.63	96	45.65	7.80	96	45.90	8.69	94	
U.S. Treasury securities.....	0		0	0.84	17	0	1.03	26	0	1.04	31	0	1.02	26	
US agency securities (excluding mortgage-backed securities)	0		0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11	
Municipal securities	0		0	1.69	8	0	1.34	7	0	1.62	7	0.39	1.60	35	
Mortgage-backed securities	0.09		0.09	11.75	3	0.09	11.44	4	0.06	11.13	4	0.05	11.06	5	
Asset-backed securities	0		0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25	
Other debt securities	0.17		0.17	0.42	50	0.18	0.39	57	0.17	0.41	57	0.17	0.38	60	
Loans held-for-sale.....	0.14		0	0.52	7	0	0.39	7	0.13	0.30	47	0.97	0.33	84	
Loans held for investment.....	27.91		26.61	61.72	6	27.30	63.50	9	25.82	63.93	8	23.82	62.63	8	
Real estate loans secured by 1–4 family	0		0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	3	
Revolving	0		0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3	
Closed-end, secured by first liens	0		0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	3	
Closed-end, secured by junior liens	0		0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4	
Commercial real estate loans	0		0.01	22.22	3	0.01	22.23	3	0.01	21.58	4	0.01	19.88	4	
Construction and land development.....	0		0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4	
Multifamily.....	0		0	3.12	3	0	3.01	4	0	2.72	5	0	2.54	6	
Nonfarm nonresidential	0		0	14.72	3	0.01	14.69	4	0.01	14.44	5	0.01	13.30	6	
Real estate loans secured by farmland.....	0		0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11	

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	562,910,000	520,448,000	560,107,000	584,811,000	471,246,000
Interest rate contracts	268,058,000	296,655,000	269,699,000	243,236,000	201,743,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	294,852,000	223,793,000	290,408,000	341,575,000	269,503,000
Derivatives Position					
Futures and forwards	235,821,000	254,484,000	255,416,000	223,149,000	203,387,000
Written options	144,986,000	107,857,000	146,763,000	174,475,000	126,215,000
Exchange-traded	144,986,000	107,857,000	146,763,000	174,475,000	126,215,000
Over-the-counter	0	0	0	0	0
Purchased options	137,193,000	109,029,000	139,970,000	161,476,000	113,942,000
Exchange-traded	137,193,000	109,029,000	139,970,000	161,476,000	113,942,000
Over-the-counter	0	0	0	0	0
Swaps	44,910,000	49,078,000	17,958,000	25,711,000	27,702,000
Held for trading	518,000,000	471,370,000	542,149,000	559,100,000	443,544,000
Interest rate contracts	223,377,000	248,230,000	251,741,000	217,525,000	178,387,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	294,623,000	223,140,000	290,408,000	341,575,000	265,157,000
Non-traded	44,910,000	49,078,000	17,958,000	25,711,000	27,702,000
Interest rate contracts	44,681,000	48,425,000	17,958,000	25,711,000	23,356,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	229,000	653,000	0	0	4,346,000
Derivative contracts (excluding futures and FX 14 days or less)	11,497,509,000	11,798,797,000	10,888,818,000	15,131,350,000	12,423,715,000
One year or less	7,149,374,000	7,539,812,000	7,017,318,000	9,839,209,000	7,917,559,000
Over 1 year to 5 years	3,052,003,000	2,993,408,000	2,857,939,000	4,339,783,000	4,085,475,000
Over 5 years	1,296,132,000	1,265,577,000	1,013,561,000	952,358,000	420,681,000
Gross negative fair value (absolute value)	10,033,000	9,121,000	5,380,000	6,153,000	3,063,000
Gross positive fair value	9,804,000	9,143,000	5,108,000	6,186,000	3,064,000
Held for trading	9,760,000	9,068,000	5,108,000	6,180,000	2,864,000
Non-traded	44,000	75,000	0	6,000	200,000
Current credit exposure on risk-based capital derivative contracts	861,000	1,416,000	4,361,000	3,170,000	4,555,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017								
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases	170,000	227,000	332,000	341,000	337,000								
90+ days past due loans and leases	169,000	280,000	363,000	362,000	338,000								
Nonaccrual loans and leases	25,000	31,000	40,000	37,000	56,000								
Total past due and nonaccrual loans and leases	364,000	538,000	735,000	740,000	731,000								
Restructured 30–89 days past due	19,000	21,000	32,000	35,000	43,000								
Restructured 90+ days past due	16,000	20,000	33,000	36,000	44,000								
Restructured nonaccrual	0	0	0	0	0								
Total restructured loans and leases	35,000	41,000	65,000	71,000	87,000								
30–89 days past due loans held for sale	0	0	0	1,000	4,000								
90+ days past due loans held for sale	0	0	0	2,000	4,000								
Nonaccrual loans held for sale	0	0	0	0	0								
Total past due and nonaccrual loans held for sale	0	0	0	3,000	8,000								
Restructured loans and leases in compliance	213,000	256,000	249,000	233,000	229,000								
Other real estate owned	0	0	0	17,000	20,000								
Other Assets													
30–89 days past due	0	0	0	0	0								
90+ days past due	0	0	0	0	0								
Nonaccrual	0	0	0	0	0								
Total other assets past due and nonaccrual	0	0	0	0	0								
Percent of Loans and Leases													
30–89 days past due loans and leases	0.38	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87	0.86	0.47	88
90+ days past due loans and leases	0.38	0.65	0.12	89	0.89	0.15	92	0.90	0.17	89	0.86	0.20	88
Nonaccrual loans and leases	0.06	0.07	0.66	3	0.10	0.51	8	0.09	0.54	5	0.14	0.63	7
90+ days past due and nonaccrual loans and leases	0.43	0.72	0.85	48	0.99	0.71	77	0.99	0.75	75	1.01	0.88	66
30–89 days past due restructured	0.04	0.05	0.01	86	0.08	0.01	92	0.09	0.02	89	0.11	0.02	91
90+ days past due restructured	0.04	0.05	0.01	91	0.08	0.01	93	0.09	0.01	91	0.11	0.01	91
Nonaccrual restructured	0	0	0.13	3	0	0.14	4	0	0.16	3	0	0.20	3
30–89 days past due loans held for sale	0	0	0	38	0	0	38	0	0	84	0.01	0	88
90+ days past due loans held for sale	0	0	0	41	0	0	42	0	0	93	0.01	0	91
Nonaccrual loans held for sale	0	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.38	0.53	0.40	74	0.81	0.43	87	0.84	0.44	87	0.86	0.47	88
90+ days past due assets	0.38	0.65	0.12	89	0.89	0.15	92	0.90	0.18	89	0.86	0.20	88
Nonaccrual assets	0.06	0.07	0.67	3	0.10	0.53	7	0.09	0.57	4	0.14	0.64	5
30+ days past due and nonaccrual assets	0.81	1.25	1.29	60	1.80	1.19	84	1.83	1.26	81	1.87	1.39	75
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.12	0.19	0.52	15	0.27	0.44	27	0.26	0.48	23	0.25	0.54	20
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.19	0.55	13	0.27	0.48	23	0.27	0.52	21	0.26	0.59	18
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets	0.17	0.20	0.60	13	0.24	0.53	19	0.23	0.60	14	0.25	0.72	11
Allowance for loan and lease losses	18.01	18.16	66.66	5	30.10	115.41	7	31.49	118.28	5	34.24	129.01	5
Equity capital + allowance for loan and lease losses	1.40	1.65	4.97	13	1.95	4.28	20	2.04	4.79	18	2.21	5.78	13
Tier 1 capital + allowance for loan and lease losses	1.47	1.70	6.05	10	2.03	5.65	16	2.18	6.16	13	2.35	7.35	11
Loans and leases + other real estate owned	0.61	0.76	0.97	38	0.87	0.85	53	0.89	0.96	50	1	1.15	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0		0	0.39	1	0	0.38	2	0	0.42	1	0	0.44	2	
	90+ days past due		0		0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10	
	Nonaccrual.....		0		0	0.76	1	0	0.46	2	0	0.57	1	11.11	0.69	98	
Commercial and industrial	30–89 days past due		1.27			1.24	0.23	96	1.58	0.31	95	1.21	0.30	95	1.60	0.32	98
	90+ days past due		1.27			1.24	0.03	99	1.58	0.05	99	1.62	0.05	98	2.13	0.05	98
	Nonaccrual.....		0		0	0.75	3	0	0.83	3	0	0.76	3	1.60	0.93	77	
Individuals	30–89 days past due		0.76			1.08	0.83	75	1.22	0.83	73	1.26	0.84	75	1.21	0.97	66
	90+ days past due		0.76			1.34	0.14	95	1.34	0.17	93	1.34	0.16	95	1.21	0.19	93
	Nonaccrual.....		0.11			0.15	0.28	49	0.15	0.17	56	0.14	0.23	49	0.18	0.24	55
Depository institution loans	30–89 days past due		0		0	0	46	0	0	47	0	0	0	47	0	0	46
	90+ days past due		0		0	0	46	0	0	49	0	0	0	47	0	0.05	44
	Nonaccrual.....		0		0	0	47	0	0	48	0	0	0	48	0	0	47
Agricultural	30–89 days past due					0.17			0.24			0.17				0.17	
	90+ days past due					0			0			0				0	
	Nonaccrual.....					0.49			0.67			0.75				0.96	
Foreign governments	30–89 days past due					0			0.07			0.01				0	
	90+ days past due					0			0			0				0	
	Nonaccrual.....					0.09			0.03			0.06				0.06	
Other loans and leases	30–89 days past due		0		0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12	
	90+ days past due		0		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25	
	Nonaccrual.....		0		0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	12,578,000	12,528,000	12,357,000	12,460,000	12,351,000										
Retained earnings	3,853,000	2,947,000	2,048,000	1,383,000	1,696,000										
Accumulated other comprehensive income (AOCI)	-35,000	-52,000	-84,000	-44,000	-28,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	16,396,000	15,423,000	14,321,000	13,799,000	14,019,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	946,000	493,000	581,000	862,000	825,000										
Accumulated other comprehensive income-related adjustments	-35,000	-53,000	0	0	23,000										
Other deductions from common equity tier 1 capital	89,000	68,000	42,000	16,000	0										
Subtotal:	15,396,000	14,915,000	13,698,000	12,921,000	13,171,000										
Adjustments and deductions for common equity tier 1 capital	0	0	15,000	263,000	217,000										
Common equity tier 1 capital	15,396,000	14,915,000	13,683,000	12,658,000	12,954,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,616,000	2,616,000	2,616,000	2,616,000	2,616,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	23,000										
Additional tier 1 capital before deductions	1,616,000	2,616,000	2,616,000	2,616,000	2,639,000										
Less: Additional tier 1 capital deductions	0	0	0	0	58,000										
Additional tier 1 capital	1,616,000	2,616,000	2,616,000	2,616,000	2,581,000										
Tier 1 Capital	17,012,000	17,531,000	16,299,000	15,274,000	15,535,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	783,000	791,000	2,077,000	2,077,000	2,033,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	9,000										
Allowance for loan and lease losses in tier 2 capital	982,000	864,000	897,000	933,000	1,048,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	0	0										
Tier 2 capital before deductions	1,765,000	1,655,000	2,974,000	3,010,000	3,090,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,765,000	1,655,000	2,974,000	3,010,000	3,090,000										
Exited advanced approach tier 2 capital															
Total capital	18,777,000	19,186,000	19,273,000	18,284,000	18,625,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	190,205,000	173,116,000	174,427,000	172,203,000	191,694,000										
Less: Deductions from common equity tier 1 capital	1,035,000	561,000	638,000	1,141,000	1,100,000										
Less: Other deductions	-35,000	-53,000	0	0	0										
Total assets for leverage ratio	189,205,000	172,608,000	173,789,000	171,062,000	190,594,000										
Total risk-weighted assets	99,837,705	94,199,580	83,973,130	86,998,590	99,230,210										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.42			15.83	12.35	87	16.29	12.11	88	14.55	12.09	83	13.05	12.16	74
Common equity tier 1 capital, column B	0			0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	17.04			18.61	13.08	92	19.41	12.78	93	17.56	12.85	90	15.66	12.95	81
Tier 1 capital, column B	0			0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	18.81			20.37	15.23	91	22.95	14.36	95	21.02	14.45	93	18.77	14.63	88
Total capital, column B	0			0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.99			10.16	9.13	81	9.38	9.76	46	8.93	9.71	23	8.15	9.53	14
Supplementary leverage ratio, advanced approaches HCs	7.33			9.51	8.72	73	7.81	7.41	72	7.28	7.31	61	0	6.58	6

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	10,062,000	10,407,000	8,043,000	8,607,000	6,833,000
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	59,000	0
Loans to depository institutions and other banks acceptances	10,062,000	10,407,000	8,043,000	8,548,000	5,060,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	1,773,000
Lease financing receivables.....	0	0	0	0	0
Debt securities	279,000	278,000	268,000	265,000	267,000
Interest-bearing bank balances	297,000	300,000	373,000	247,000	204,000
Total selected foreign assets	10,638,000	10,985,000	8,684,000	9,119,000	7,304,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	2.63			3.44	0.87	86	5.05	1.25	88	3.39	1.17	81	3.23	1.08	84
Cost: Interest-bearing deposits.....					0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans				5.18			27.03			27.29			67.99		
Commercial and industrial loans				0.64			0.29			1.53			2.12		
Foreign governments and institutions				0			0			0			0		
Growth Rates															
Net loans and leases.....	-3.32			29.39	-2.40	83	-6.55	22.48	37	25.96	7.24	77	13.41	21.19	69
Total selected assets.....	-3.16			26.50	2.04	79	-4.77	12.40	43	24.85	3.24	76	13.84	21.86	64
Deposits					3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	2,000	7,000	0	0	0	-100.00
Dividends	0	0	0	0	0	0	
Interest	0	2,000	7,000	0	0	0	-100.00
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	113,000	23,000	301,000		-100.00
Dividends	0	0	106,000	0	0		
Interest	0	0	7,000	60,000	301,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	-37,000	0		
Income from subsidiary holding companies	1,910,000	1,978,000	1,974,000	77,000	76,000	-3.44	6922.83
Dividends	1,590,000	1,616,000	1,546,000	0	0	-1.61	
Interest	320,000	362,000	428,000	77,000	76,000	-11.60	1076.60
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,910,000	1,980,000	2,094,000	100,000	377,000	-3.54	1122.13
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	1,910,000	1,980,000	2,094,000	100,000	377,000	-3.54	1122.13
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	318,000	330,000	434,000	62,000	2,000	-3.64	357203.37
Other expenses	10,000	20,000	60,000	3,000	0	-50.00	499900.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	328,000	350,000	494,000	65,000	2,000	-6.29	360339.56
Income (loss) before taxes	1,582,000	1,630,000	1,600,000	35,000	375,000	-2.94	912.84
Applicable income taxes (credit)	-10,000	-48,000	-12,000	6,000	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	1,592,000	1,678,000	1,612,000	29,000	375,000	-5.13	919.25
Equity in undistributed income of subsidiaries	671,000	-175,000	-451,000	-135,000	-62,000		-11.92
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	14,000	14,000	-98,000	2,000	2,000	0.00	
Subsidiary holding companies	657,000	-189,000	-353,000	-137,000	-64,000		-13.79
Net income (loss)	2,263,000	1,503,000	1,161,000	-106,000	313,000	50.57	146.51
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	14,000	14,000	8,000	2,000	2,000	0.00	
Subsidiary holding companies' net income	2,247,000	1,427,000	1,193,000	-137,000	-64,000	57.46	194.86

